

1 The embodiments of the invention in which an exclusive property or privilege is
2 claimed are defined as follows:

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4 1. An automated system for collecting and disseminating loan information over
5 a network connection, comprising:

6 means for receiving loan data comprising daily loan data from lenders and for
7 storing said loan data in a database;

8 means for providing to a user, over said network connection, a list of possible
9 loan criteria;

10 means for receiving, over said network connection, a user's applicable loan
11 criteria selected from said list of possible loan criteria;

12 means for using said applicable loan criteria and said loan data to create a list of
13 loan adjustments;

14 means for transmitting to said user over said network connection a quoted
15 interest rate and said list of loan adjustments.

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1 2. The automated system for collecting and disseminating loan information
2 according to claim 1, wherein said loan adjustments comprise point adjustments, rate
3 adjustments, or cap adjustments.

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1 3. The automated system for collecting and disseminating loan information
2 according to claim 1, wherein said loan data comprises data describing current interest
3 rates, points, caps, or margins.

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1 4. The automated system for collecting and disseminating loan information
2 according to claim 1, further comprising means for interactively allowing a user to

Sub A⁵
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9. An automated system for collecting and disseminating loan information over a network connection, comprising:

lender computer for creating first and second files, said first file containing terms and conditions associated with a loan product and said second file containing daily data describing a current rate, points, cap or margin associated with said loan product;

database means for storing data from said first and second files;

server means for using said data in said database to interface with a user via a network connection.

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10. The automated system for collecting and disseminating loan information over a network connection according to claim 9, wherein said network connection comprises an internet connection.

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11. The automated system for collecting and disseminating loan information over a network connection according to claim 10, wherein said server comprises a world wide web server.

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12. A method for collecting and disseminating loan information over a network connection, comprising:

using a lender computer to create first and second files, said first file containing terms and conditions associated with a loan product and said second file containing daily data describing a current rate, points, cap or margin associated with said loan product;

